

**Information to identify the case:**

Debtor 1	<u>Audrey J. D'Incau</u>	Social Security number or ITIN	<b>xxx-xx-2655</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<u></u>	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>16-21633-CMB</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Audrey J. D'Incau

10/5/16

**By the court:** Carlota M. Bohm  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 3**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Audrey J. D'Incau  
 Debtor

Case No. 16-21633-CMB  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: admin  
 Form ID: 318

Page 1 of 1  
 Total Noticed: 14

Date Rcvd: Oct 05, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 07, 2016.

db  
 14237141 +Audrey J. D'Incau, 2410 Hill Street, Pittsburgh, PA 15235-4017  
 14237272 ACS/BRAZOS, C/O ACS Bleeker St., Utica, NY 13501  
 14237274 +ACS/BRAZOS, C/O ACS 501 BLEEKER ST., Utica, NY 13501-2401  
 14237142 +AES/SUN TRUST, P.O. 61047, Harrisburg, PA 17106-1047  
 14237144 +AES/SUN TRUST, PO BOX 61047, HARRISBURH, PA 17106-1047  
 14237277 +Asset Acceptance LLC, 425 Eagle Rock, Roseland, NJ 07068-1717  
 14237279 +Asset Acceptance LLC, 425 Eagle Rock, Roseland, NJ 07068-1717  
 14237145 Nationwide Affinity Insurance, 225 Monnaou, Media, PA 19063  
 14222687 Nationwide Affinity Insurance, 225 MANNOU ST., 19063  
 +Select Portfolio Servicing & Deutsche, Bank, c/o KML Law Group,  
 Suite 5000, BNY Mellon Independence Ctr., 701 Market Street, Philadelphia, PA 19106-1538

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QRSHEARER.COM Oct 06 2016 01:28:00 Robert Shearer, 5703 Brewster Lane,  
 Erie, PA 16505-1109  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 06 2016 01:46:15 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 14237278 +EDI: CAPITALONE.COM Oct 06 2016 01:28:00 Capital One, PO Box 30253,  
 Salt Lake City, UT 84130-0253  
 14237143 +EDI: CAPITALONE.COM Oct 06 2016 01:28:00 Capital One, PO Box 30253,  
 Salt Lake City, Utah 84130-0253

TOTAL: 4

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Deutsche Bank National Trust Company et al...  
 cr Duquesne Light Company  
 aty\* +Robert Shearer, 5703 Brewster Lane, Erie, PA 16505-1109  
 14237273\* +ACS/BRAZOS, C/O ACS 501 BLEEKER ST., Utica, NY 13501-2401  
 14237275\* +AES/SUN TRUST, P.O. 61047, Harrisburg, PA 17106-1047  
 14237276\* +AES/SUN TRUST, P.O. 61047, Harrisburg, PA 17106-1047  
 14237280\* +Select Portfolio Servicing & Deutsche, Bank, c/o KML Law Group,  
 Suite 5000, BNY Mellon Independence Ctr., 701 Market Street, Philadelphia, PA 19106-1538  
 TOTALS: 2, \* 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 07, 2016

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 5, 2016 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor Deutsche Bank National Trust Company et al...  
 agornall@goldbecklaw.com, bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com  
 Joshua I. Goldman on behalf of Creditor Deutsche Bank National Trust Company et al...  
 bkgroup@kmlawgroup.com  
 Kenneth Steidl on behalf of Debtor Audrey J. D'Incau julie.steidl@steidl-steinberg.com,  
 ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;leslie.  
 nebel@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com  
 Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
 Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,  
 ckutch@ecf.courtdrive.com;pashcroft@ecf.courtdrive.com;pghecf@bernsteinlaw.com;cabbott@ecf.court  
 rive.com  
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 Robert Shearer on behalf of Trustee Robert Shearer information@robertshearer.com,  
 rshearer@ecf.epiqsystems.com;rspclaw@gmail.com

TOTAL: 7